HOW TO WAIVE
STUDENT HEALTH INSURANCE PLANS

This tutorial will guide you through the Student Health Insurance Plan waiver process. Please scroll through this document to view the online screens you will encounter as well as important information about the waiver process.

The following information should be available before beginning the online waiver process:

- NYU ID N-number (shown on your admissions letter or on the back of your NYU ID card)
- Health insurance ID card
- Information about your alternate health insurance plan such as
  - Does the plan provide medical and mental health coverage in New York City for:
    - inpatient hospitalizations?
    - outpatient services including office visits, laboratory and radiology procedures?
  - What is the maximum amount per year that will be paid for a medical or mental health condition?
  - Is the insurance company headquartered in the United States, with a US claims address and customer service telephone number?

  Students should review their insurance brochures or contact their insurance companies for this information

SPRING 2013 WAIVER DEADLINE
FEBRUARY 10, 2013
Step 1: Go to www.nyu.edu/health/insurance

Student Health Insurance

If you have financial concerns about health services received during Hurricane Sandy (Oct. 29 – Nov. 4), please call the SHC Insurance and Billing Department at either 212-443-1010 or 212-443-1020 and press “1”. Alternately, you may email a brief description of your concerns to health.hurricane@nyu.edu. You will receive a response within two business days.

CLICK HERE to enroll in or waive the Spring/Summer 2013 Student Health Insurance

Guide to Student Health Insurance and Healthcare at NYU (PDF)

New York University students in degree-granting programs are required to maintain health insurance. Many are enrolled automatically in a NYU-sponsored student health insurance plan as a part of the University’s registration process. NYU sponsors several student health insurance plans and automatic enrollment varies according to school, credit load, and visa status. If you maintain your own health insurance, you may waive the NYU plans (and corresponding charge) in which your school automatically enrolled you. To select, change, or waive...
Step 3:

**Enter:** Student ID number *(beginning with the letter N)*, and date of birth.

**Click:** Waive
Step 4:

Answer “Yes” or “No” to the 6 questions.

Scroll down for remainder of screen.

NYU-Sponsored Student Health Insurance Plans Waiver

Students who are covered under another health insurance plan that meets the criteria established by the University may choose to waive participation in the NYU-sponsored plan.

February 10th is the deadline for waiving the Student Health Insurance Plans for the Spring/Summer 2013.

You will need to know the following details about your plan, and should check with your health insurance company to verify the following information:

Answers to all questions are required

☐ Yes ☐ No Is your insurance company headquartered and operating in the United States, with a U.S. claims address and customer service telephone number?

☐ Yes ☐ No Will your insurance coverage remain in effect from January 9, 2013 through August 20, 2013?

☐ Yes ☐ No Does your plan provide inpatient hospitalization benefits in the New York City area, including mental health benefits?

☐ Yes ☐ No Does your plan provide outpatient benefits in the New York City area (including office visits, outpatient mental health benefits and laboratory and radiology procedures)? Coverage for emergency only care does not satisfy the requirement.

☐ Yes ☐ No Is the maximum benefit payable under your insurance plan at least USD $250,000 per condition?

Additionally for F1 and J1 Visa students: Does your insurance plan include coverage for medical evacuation of at least USD $15,000/yr; repatriation of remains of at least USD $7,500/yr; and a deductible not to exceed USD $500/yr?

☐ Yes ☐ No Do you acknowledge that you are responsible for payment of all fees for medical and mental health treatment not covered by your health insurance plan (including but not limited to deductibles, copays, coinsurance and expenses above my policy maximums and benefit limits)? Do you also understand that some health facilities, including the Student Health Center, may require payment at the time treatment is provided?
Step 5: Enter insurance information in the required fields. (Refer to the front and back of the insurance ID card for your alternate insurance plan.)

Step 6: Click on box to indicate agreement to terms/conditions.

Step 7 (optional): Confirm or revise the email address to which a confirmation will be sent.

Step 8: Click “Submit”
Step 9:

Review submitted information. Edit if necessary.

"Confirm" must be clicked in order for the waiver request to be submitted.
The status of your waiver request will appear next. The waiver status will be one of the following:

**NYU-Sponsored Student Health Insurance Plans Waiver Accepted**

The Bursar will be notified within 48 hours that the health insurance fee should be removed from your account.

or,

**NYU-Sponsored Student Health Insurance Plans Waiver Denied**

The waiver was denied because of some information that you provided about your health insurance plan.

- The letter will indicate why the plan did not meet the University’s waiver criteria.
- If you have additional information supporting your waiver, you may submit it to the Student Health Center Insurance and Billing Office for further review.

or,

**NYU-Sponsored Student Health Insurance Plans Waiver Held**

This letter reminds international students with F-1 or J-1 visa status that *their waivers will not be accepted until they submit documentation of their insurance plan coverage for review by the Student Health Center Insurance and Billing Office.*

*If the alternate plan is approved*, the Bursar will be notified within 48 hours that the health insurance fee should be removed from your account.

Following, you will see examples of the waiver status letters described above.

- The waiver status letter should be printed for your records. It contains important information about your waiver request.
- A copy of the letter will also be sent to your email address.
Dear Student,

You have requested to waive the NYU-sponsored Student Health Insurance Plans. Based on the information provided, your waiver of the NYU-sponsored Student Health Insurance Plan coverage from January 9, 2013 through August 20, 2013 has been accepted.

Please note:

- Your insurance coverage must remain in effect until August 20, 2013. Any change to your plan must be reported to NYU Student Health Insurance Office immediately.
- The University retains the right to audit your insurance policy periodically throughout the school year. If your insurance does not meet the University’s criteria for alternative coverage, you will be subject to automatic enrollment into an NYU-sponsored Student Health Insurance Plan.
- You will not be able to enroll in the NYU-sponsored Student Health Insurance Plan after February 10, 2013 unless you have an involuntary “qualifying life event”. Please contact Consolidated Health Plans regarding the definition of a “qualifying life event” and to find out information on how to enroll.
- The unique confirmation number recorded in our database for this transaction is 67212. The date of this transaction is November 28, 2012. Please retain this information and reference it when contacting Consolidated Health Plans with any questions concerning this transaction or your insurance status. Please be sure to print a copy of this page for your records. You will also receive this confirmation notice at the e-mail address previously identified.
- The Student Health Insurance Services Office will electronically notify the Bursar to remove the health insurance fee from your account. This should be done within 2 business days.

Please note: You will need to use the online process again to update your insurance information for the next academic year (2013-2014) by the September 30th fall semester deadline, as selections/waivers from previous years are not rolled forward or renewed.

Please be sure to print a copy of this page for your records. You will also receive this confirmation notice at the e-mail address previously identified.

If you have any questions, please feel free to contact Consolidated Health Plans at 877-373-1170 or NYU Student Health Insurance Services at (212) 443-1020.

Sincerely,

NYU Student Health Insurance Office
726 Broadway, Suite 346
New York, NY 10003-9580
212-443-1020
health.insurance@nyu.edu

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The Bursar will be notified within 48 hours that the health insurance fee should be removed.
Dear Student,

We are unable to approve your waiver of the NYU-sponsored Student Health Insurance Plan. The information provided indicates your coverage does not meet the University's criteria for acceptable-alternative coverage. Your waiver has been denied because you answered no to the following question(s):

- Does your plan provide inpatient hospitalization benefits in the New York City area, including mental health benefits?
- Is the maximum benefit payable under your insurance plan at least USD $250,000 per condition?

Additionally for F1 and J1 Visa students: Does your insurance plan include coverage for medical evacuation of at least USD $15,000/yr; repatriation of remains of at least USD $7,500/yr; and a deductible not to exceed USD $500/yr?

If you can demonstrate that you have insurance that meets the criteria to waive coverage, please provide appropriate documentation from your insurance carrier to the NYU Student Health Insurance Office for review before the February 10, 2013 deadline. If the insurance premium appears on your Statement of Account you will be subject to the payment deadlines of the Bursar. After February 10, 2013 you will not be able to change your selection or waive the insurance plans, you will be responsible for payment of the NYU-sponsored Student Health Insurance Plan premium.

The unique confirmation number recorded in our database for this transaction is 67214. The date of this transaction is November 28, 2012. Please retain this information and reference it when contacting Consolidated Health Plans with any questions concerning this transaction or your insurance status.

Please note: You will need to use the online process again to update your insurance information for the next academic year (2013-2014) by the September 30th fall semester deadline, as selections from previous years are not rolled forward or renewed.

Please be sure to print a copy of this page for your records. You will also receive this confirmation notice at the e-mail address previously identified.

If you have any questions, please contact NYU Student Health Insurance Office at (212) 443-1020.

Sincerely,

NYU Student Health Insurance Office
726 Broadway, Suite 348
New York, NY 10003-2690
212-443-1020
health.insurance@nyu.edu

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If you are an international student with F-1 or J-1 visa status, your waiver request will not be approved until you submit written documentation about your insurance plan for review as instructed.

NYU-Sponsored Student Health Insurance Plans Waiver Held

Dear Student,

Your request to waive the NYU-sponsored Student Health Insurance Plans from January 9, 2013 through August 20, 2013 has been received. Your waiver will not be completed/accepted until you have submitted the following insurance plan documentation to the New York University Student Health Insurance Office for review:

- A copy of your insurance ID card, and
- A copy of your insurance policy, in English, indicating:
  - The date that insurance coverage begins and terminates
  - Any deductibles, copayments and other out-of-pocket expenses
  - Your plan benefits, including a list of medical and mental health treatments that are excluded from coverage. (Your plan may not be accepted depending on these exclusions.)

Submit the documentation to:

NYU Student Health Insurance Office
726 Broadway, Suite 346
New York, NY 10003-9580
or fax documentation to (212) 443-1011

If the insurance plan meets the University’s waiver criteria, Student Health Insurance Services will notify the Bursar to remove the health insurance fee from your account.

Please note:

- Your insurance coverage must remain in effect until August 20, 2013. Any change to your plan must be reported to NYU Student Health Insurance Office immediately.
- The University retains the right to audit your insurance policy periodically throughout the school year. If your insurance does not meet the University's criteria for alternative coverage, you will be subject to automatic enrollment into an NYU-sponsored Student Health Insurance Plan.
- You will not be able to enroll in the NYU-sponsored Student Health Insurance Plan after February 10, 2013 unless you have an involuntary "qualifying life event". Please contact Consolidated Health Plans regarding the definition of a "qualifying life event" and to find out information on how to enroll.
- The unique confirmation number recorded in our database for this transaction is 67211. The date of this transaction is November 28, 2012. Please retain this information and reference it when contacting Consolidated Health Plans with any questions concerning this transaction or your insurance status. Please be sure to print a copy of this page for your records. You will also receive this confirmation notice at the e-mail address previously identified. If you have any questions, please feel free to contact Consolidated Health Plans at 877-373-1170 or NYU Student Health Insurance Services at (212) 443-1020.
- Once your documents are received and if approved, the Student Health Insurance Services Office will electronically notify the Bursar to remove the health insurance fee from your account. This should be done within 2 business days.

Please note: You will need to use the online process again to update your insurance information for the next academic year (2013-2014) by the September 30th fall semester deadline, as selections/waivers from previous years are not rolled forward or renewed.

Please be sure to print a copy of this page for your records. You will also receive this confirmation notice at the e-mail address previously identified.

If you have any questions, please feel free to contact Consolidated Health Plans at 877-373-1170 or NYU Student Health Insurance Services at (212) 443-1020.

Sincerely,

NYU Student Health Insurance Office
726 Broadway, Suite 346
New York, NY 10003-9580
212-443-1020

health.insurance@nyu.edu